

SERFF Tracking Number:	MEAD-125684699	State:	Arkansas
Filing Company:	Star Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	STAR-AR-ARAD-AUTO-0408-F		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0002 Garage
Product Name:	Star-CW-ARAD-Auto-0408		
Project Name/Number:	Star-CW-ARAD-Auto-0408/Star-CW-ARAD-Auto-0408		

Filing at a Glance

Company: Star Insurance Company	SERFF Tr Num: MEAD-125684699	State: Arkansas
Product Name: Star-CW-ARAD-Auto-0408	SERFF Status: Closed	State Tr Num: EFT \$50
TOI: 20.0 Commercial Auto	Co Tr Num: STAR-AR-ARAD-AUTO-0408-F	State Status: Fees verified and received
Sub-TOI: 20.0002 Garage	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
Filing Type: Form	Author: Louis Sugarman	Disposition Date: 06/11/2008
	Date Submitted: 06/06/2008	Disposition Status: Approved
Effective Date Requested (New): 07/15/2008		Effective Date (New): 07/15/2008
Effective Date Requested (Renewal): 07/15/2008		Effective Date (Renewal): 07/15/2008
State Filing Description:		

General Information

Project Name: Star-CW-ARAD-Auto-0408	Status of Filing in Domicile: Authorized
Project Number: Star-CW-ARAD-Auto-0408	Domicile Status Comments: Desk-Filed in domicile Michigan.
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 06/11/2008	
State Status Changed: 06/11/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Dear Sir or Madam:	

This Filing Description is repeated on the attached NAIC Transmittal, Item 21

Star Insurance Company (Star) writes commercial lines of insurance in your state, Star is a member of the Insurance

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Services Office (ISO), and Star has authorized ISO to file rules and forms on our behalf in your state. We write a program for Auto Repossessors and Dismantlers in your state using an array of ISO and independent rates, forms, and endorsements. Our most recent filing added two endorsements and incorporated various rate revisions; the form filing was stamped approved 04/11/05 and the rate filing was received at your office 04/11/05 and stamped "Informational Filing."

We herein submit independent form 4743 CA - Automobile Dealers and Omissions Insurance and independent form 4748 CA - Conversion Coverage Endorsement for your review. The E&O coverages are commonly offered to these kinds of insureds. The Conversion Coverage endorsement provides liability coverage when the insured unknowingly acquires stock in trade from a seller who did not have legal title to it.

As rates and rules are exempt from filing requirements, we desk-file companion manual pages for recordkeeping purposes. These manual pages include the corresponding rules and nominal charges for these two new forms. The revised manual pages also clarify our intent to write scrap operations.

This filing of two endorsements is submitted on a prior approval basis. We apply to implement this filing effective 07/15/08 or as soon as practical following your approval. Enclosed please find filing documentation for your review.

Thank you for your consideration,

Louis Sugarman
Senior Compliance Analyst
Star Insurance Company
248-204-8228

Company and Contact

Filing Contact Information

Louis Sugarman, Sr. Compliance Analyst	lsugarman@meadowbrook.om
26255 American Drive	(248) 204-8228 [Phone]
Southfield, MI 48034	(248) 358-1614[FAX]

Filing Company Information

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Star Insurance Company	CoCode: 18023	State of Domicile: Michigan
26255 American Drive	Group Code: 748	Company Type: property and
		casualty
Southfield, MI 48034	Group Name: Meadowbrook	State ID Number:
(248) 358-1100 ext. [Phone]	FEIN Number: 38-2626205	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Form filing \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Star Insurance Company	\$50.00	06/06/2008	20701178

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/11/2008	06/11/2008

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<i>Filing Company:</i>	<i>Star Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
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<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0002 Garage</i>
<i>Product Name:</i>	<i>Star-CW-ARAD-Auto-0408</i>		
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Disposition

Disposition Date: 06/11/2008

Effective Date (New): 07/15/2008

Effective Date (Renewal): 07/15/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Automobile Dealers Errors and Omissions Insurance	Approved	Yes
Form	Conversion Coverage Endorsement	Approved	Yes

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TOI: 20.0 Commercial Auto Sub-TOI: 20.0002 Garage

Product Name: Star-CW-ARAD-Auto-0408

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Automobile Dealers Errors and Omissions Insurance	4743 CA	0208	Endorsement/Amendment/Conditions	New	43.60	4743 CA 0208 Auto Dealers E&O Insurance.pdf
Approved	Conversion Coverage Endorsement	4748 CA	0408	Endorsement/Amendment/Conditions	New	35.40	4748 CA 0408 Conversion Coverage Endt.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTOMOBILE DEALERS ERRORS AND OMISSIONS INSURANCE

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Endorsement Effective	Policy Number
Named Insured	Countersigned by

SCHEDULE

Limit of Insurance: \$300,000.

The Limit of Insurance shall apply separately to each coverage shown by an "X" below.

Amount of Deductible: \$1000 per claim.

Coverage:

Insurance is provided only for those coverages for which an entry is shown by "X" in the applicable box.

COVERAGES	PREMIUM
<input type="checkbox"/> PART A - ODOMETER ERRORS AND OMISSIONS LIABILITY	\$ _____
<input type="checkbox"/> PART B - TITLE ERRORS AND OMISSIONS LIABILITY	\$ _____

The **premium** for this endorsement is: \$ _____

SECTION I – INSURING AGREEMENT**PART A – ODOMETER ERRORS AND OMISSIONS LIABILITY COVERAGE****1. COVERAGE**

We will pay all sums the insured legally must pay as damages arising out of the insured's negligent failure to disclose when transferring the title of an automobile:

- a. The actual cumulative mileage registered on the odometer; or
- b. That the actual mileage is unknown, if the odometer reading is known to the insured to be different from the number of miles the automobile has actually traveled.

2. EXCLUSIONS

This insurance does not apply to damages arising out of any dishonest, fraudulent, criminal or intentional acts or acts committed by you, any of your partners (if you are a partnership), members (if you are a limited liability company), officers, "employees" or agents or other party, whether acting alone or in collusion with others.

PART B – TITLE ERRORS AND OMISSIONS LIABILITY COVERAGE**1. COVERAGE**

We will pay all sums the insured legally must pay as damages because of negligent acts, errors or omissions, arising out of the failure to properly specify in motor vehicle title papers the mortgagee or legal owner, on which the purchaser with criminal intent sells or transfers title, which results in claim or "suit".

2. EXCLUSIONS

This insurance does not apply to damages arising out of any dishonest, fraudulent, criminal or intentional acts or acts committed by or at the direction or consent of any "insured", in interest acting alone or in collusion with others.

SECTION II – WHO IS AN INSURED

Each of the following is an insured:

- 1. You. If you are an individual, you are covered only for liability arising out of a business of which you are a sole owner.
- 2. The following, but only for their liability as such, arising out of your business:
 - a. If you are a partnership, your partners;
 - b. If you are a joint venture, your joint venturers;
 - c. If you are a limited liability company, your members;
 - d. If you are an organization other than a partnership or joint venture:
 - (1) Your executive officers and directors, but only with respect to their duties as your officers or directors;
 - (2) Your stockholders, but only with respect to their liability as stockholders; and
 - e. Your "employees", but only for acts within the scope of their employment. However, none of these "employees" is an insured for "bodily injury" to you or to a co-employee while in the course of his or her employment.

SECTION III – LIMIT OF LIABILITY

1. The Limit of Insurance shown in the Schedule is the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or “suits” brought; or
 - c. Persons or organizations making claims or bringing “suits” .
2. Subject to 1. above, the Limit of Insurance of this endorsement applies separately to each Coverage designated by entry of “X” on the Schedule.
3. If the policy is issued for a period of more than one year, the Limit of Insurance will apply separately to each consecutive annual period.

SECTION IV – DEDUCTIBLE

1. Our obligation to pay damages on your behalf applies:
 - a. Only to the amount of damages in excess of any deductible amount stated in the Schedule; and
 - b. Shall be deducted from the amount of each claim prior to the application of the Limit of Insurance provision.
2. The terms of this insurance, including those with respect to:
 - a. Our right and duty to defend any “suit” seeking those damages; and
 - b. Your duties in the event of a claim or “suit”
 apply irrespective of the application of the deductible amount.
3. To settle a claim or “suit”, we may pay all or any part of the deductible. If this happens, you must reimburse us for the deductible or that portion of the deductible that we paid..

SECTION V – DEFENSE, SETTLEMENT, SUPPLEMENTAL PAYMENTS

1. We shall have the right and duty to defend any “suit” against you alleging such negligent acts, errors or omissions to which this insurance applies and shall make investigation and negotiation of any claim or “suit” as we deem expedient.
2. We will pay with respect to any claim or “suit” we defend:
 - a. All expense we incur;
 - b. The cost of bonds to release attachments, but only for bond amounts within our Limit of Insurance. We do not have to furnish these bonds.
 - c. All costs taxed against the “insured” in the “suit”; and
 - d. All interest on the full amount of any judgment that accrues after entry of the judgment in any “suit” we defend; but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance of this endorsement.

SECTION VI – CONDITIONS

1. This endorsement is subject to all the policy provisions of the Garage Coverage Form to which it is attached, unless amended herein.
2. Under **Section V – Garage Conditions** of the Garage Coverage Form, the following Conditions applying to the insurance provided in this endorsement are amended:

a. **Other Insurance**, paragraph **B.5.d.** is amended to read:

- d. If at the time of loss there is available any other valid and collectible insurance, covering a loss also covered by this policy, which would apply in the absence of this insurance, the insurance under this endorsement shall be in excess of and shall not contribute with such other insurance.

b. **Policy Period, Coverage Territory**, paragraph **B.7.** is amended to read:

7. Policy Period, Coverage Territory

Under this endorsement, we cover negligent acts, errors or omissions which occur:

(1) During the policy period shown in the Declarations;

(2) Within the coverage territory

The coverage territory is:

- (a) The United States of America;
- (b) The territories and possessions of the United States of America;
- (c) Puerto Rico; and
- (d) Canada

All other policy terms, conditions, definitions and exclusions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONVERSION COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

SCHEDULE

Limits of Insurance	\$	Each "Conversion" Limit
	\$	Aggregate Limit
Deductible	\$	Each "Conversion" Deductible

A. The following is added to Section II, **A. Coverage** of the Coverage Form:

CONVERSION COVERAGE

1. Coverage

- a. We will pay 80% of those sums that the "insured" becomes legally obligated to pay as damages because of a "conversion" to which this insurance applies. We will have the right and duty to defend any "suit" seeking those damages. We may at our discretion investigate any "conversion" and settle any claim or "suit" that may result, provided, however, that:

- (1) The amount we will pay for damages shall be limited as described below in **Section C.** of this endorsement; and
- (2) Our right and duty to defend shall end when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Section II, **A.4.a. Supplementary Payments** of the Coverage Form to which this endorsement is attached.

- b. This insurance only applies to a "conversion" that:

- (1) Takes place in the coverage territory; and
- (2) Occurs during the policy period.

2. Exclusions

The insurance provided by this endorsement does not apply to:

- a. Damages arising out of a:

- (1) Dishonest;
- (2) Fraudulent;
- (3) Criminal; or
- (4) Malicious

act, error or omission committed by an "insured", whether acting alone or in collusion with others;

- b. "Bodily injury" or "property damage";

- c. Damages arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time and

(1) Any loss, cost or expense arising out of any:

- (a) Request, demand or order that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
- (b) Claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes material to be recycled, reconditioned or reclaimed.

- d. Damages which the "insured" is obligated to pay by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the "insured" would have in the absence of such contract or agreement.

- e. This insurance does not apply to damages because of "conversion" directly or indirectly out of:

(1) Any actual or alleged failure, malfunction or inadequacy of:

(a) Any of the following, whether belonging to any "insured" or to others:

- (i) Computer hardware, including microprocessors;
- (ii) Computer application software;
- (iii) Computer operating systems and related software;
- (iv) Computer networks;
- (v) Microprocessors (computer chips) not part of any computer system; or
- (vi) Any other computerized or electronic equipment or components; or

(b) Any other products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in Subparagraph e.(1)(a) of this endorsement due to the inability to correctly recognize, process, distinguish, interpret or accept the Year 2000 and beyond.

(2) Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Subparagraph e.(1) of this endorsement.

- B. Section II, A.4.a. **Supplementary Payments** of the Coverage Form also apply to "Conversion" Coverage provided by this endorsement.

- C. Section II, C. **Limit of Insurance** is amended as follows:

1. Paragraph 1. is replaced by the following:

1. Aggregate Limit Of Insurance – "Garage Operations" – Other Than Covered "Autos"

For "garage operations" other than the ownership, maintenance or use of covered "autos", the following applies:

Regardless of the number of "insureds", claims made or "suits" brought or persons or organizations making claims or bringing "suits", the most we will pay for the sum of all damages involving "garage operations" other than "auto" is the Aggregate Limit of Insurance – "Garage Operations" – Other Than Covered "Autos" for Liability Coverage shown in the Declarations.

Damages payable under the Aggregate Limit of Insurance – "Garage Operations" – Other Than Covered "Autos" consist of damages resulting from "garage operations", other than the ownership, maintenance or use of the "autos" indicated in Section I of this Coverage Form as covered "autos", including the following coverages, if provided by endorsement:

- a. "Personal injury" liability coverage;
- b. "Personal and advertising injury" liability coverage;
- c. Host liquor liability coverage;
- d. Fire legal liability coverage;
- e. Incidental medical malpractice liability coverage;
- f. Non-owned watercraft coverage; and
- g. Broad form products coverage.
- h. "Conversion" coverage.

Damages payable under the Each "Accident" Limit of Insurance – "Garage Operations" – Other Than Covered "Autos" are not payable under the Each "Accident" Limit of Insurance – "Garage Operations" – Covered "Autos".

Subject to the above, the most we will pay for all damages resulting from all "bodily injury" and "property damage" resulting from any one "accident" is the Each "Accident" Limit of Insurance – "Garage Operations" – Other Than Covered "Autos" for Liability Coverage shown in the Declarations.

All "bodily injury" and "property damage" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

The Aggregate Limit of Insurance – "Garage Operations" Other Than Covered "Autos" applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Aggregate Limit of Insurance – "Garage Operations" – Other Than Covered "Autos".

2. The following Paragraphs are added:

- 3. The Aggregate "Conversion" Limit is the most we will pay for all damages because of all "conversions".
- 4. Subject to 1. above (the Aggregate Limit of Insurance – "Garage Operations" Other Than Covered "Autos") and 3. above (the Aggregate "Conversion" Limit), the Each "Conversion" Limit is the most we will pay for all damages arising out of any one "conversion".

D. For the insurance provided by this endorsement, Section V - **Garage Conditions** is amended as follows:

1. Paragraph A. 2. **Duties In The Event Of Accident, Claim, Suit or Loss** is replaced by the following:

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", "conversion", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the accident or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;
 - (2) The "insured's" name and address; and
 - (3) To the extent possible, the names and addresses of any injured persons and witnesses.

- b. Additionally, you and any other involved "insured" must:
 - (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
 - (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
 - (4) Authorize us to obtain medical records or other pertinent information.
 - (5) Submit to examination at our expense, by physicians of our choice, as often as we reasonably require.
- c. If there is "loss" to a covered "auto" or its equipment you must also do the following:
 - (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
 - (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
 - (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
 - (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

2. Paragraph **B. 5. Other Insurance** is amended to also apply to "Conversion" Coverage provided by this endorsement.

3. The following Condition is added:

Reporting Requirements

As a condition of this insurance, you are required to maintain accurate books, records and accounts in the following manner:

- a. A set of books showing a complete record of the business transacted including all purchases and sales for both cash and credit over \$10,000;
- b. All such books, records and accounts shall be preserved for not less than one year following the termination of the policy and any renewal thereof; and
- c. We shall have access to your books and records of the transactions.

E. For the purpose of this endorsement, the following Definition is added to Section **VI - Definitions**:

"Conversion" means you unknowingly acquire stock in trade from a seller who did not have legal title to the same.

F. For the purpose of this endorsement, the Definition of "suit" in Section **VI – Definitions** is amended to include the following:

"Suit" means a civil proceeding in a court of record in which damages are alleged because of "conversion" to which this insurance applies.

G. The following Deductible provisions are added as Section **II, D. Deductible**:

"Conversion" Deductible

- 1. The terms of this policy of insurance, including those with respect to:

- a. Our right and duty to defend any “suits” seeking “conversion” damages; and
 - b. Your duties in the event of an “occurrence”, offense, “conversion”, claim or “suit” apply irrespective of the application of the deductible amount.
- 2. We may pay any part of all of the deductible and the twenty percent (20%) of the damages that the “insured” is obligated to pay to effect settlement of any claim or “suit” and, upon notification of such payment action taken, you shall promptly reimburse us for such amounts as has been paid by us.
- 3. A series of “conversions” involving one claimant will be considered to be a single “conversion” for the purposes of applying:
 - a. The Limits of Insurance;
 - b. The deductible amount stated in the Schedule; and
 - c. The twenty percent (20%) portion of the damages in excess of the deductible that the “insured” is obligated to pay.

All other policy terms, conditions, definitions and exclusions remain unchanged.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Approved	06/11/2008
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Comments:

Attachment:

Transmittal.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Meadowbrook Insurance Group	0748

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Star Insurance Company	Michigan	18023	38-2626205	MI = 21
26255 American Drive				
Southfield, MI 48034-2438				

5. Company Tracking Number	Star-AR-ARAD-Auto-0408-F
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Louis Sugarman, Meadowbrook Insurance, 26255 American Drive, Southfield, MI 48034	Senior Compliance Analyst	248-204-8228 800-482-2726	248-358-1614	lsugarman@meadowbrook.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer				
	Louis Sugarman				

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	20.0 Commercial Auto
10. Sub-Type of Insurance (Sub-TOI)	20.0002 Garage
11. State Specific Product code(s) (if applicable)[See State Specific	
12. Company Program Title (Marketing title)	Auto Repossessors and Dismantlers
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 07/15/08 Renewal: 07/15/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	06/06/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Desk-Filed in Domicile Michigan for Record-Keeping Purposes

20. This filing transmittal is part of Company Tracking # Star-AR-ARAD-Auto-0408-F

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Star Insurance Company (Star) writes commercial lines of insurance in your state, Star is a member of the Insurance Services Office (ISO), and Star has authorized ISO to file rules and forms on our behalf in your state. We write a program for Auto Repossessors and Dismantlers in your state using an array of ISO and independent rates, forms, and endorsements. Our most recent filing added two endorsements and incorporated various rate revisions; the form filing was stamped approved 04/11/05 and the rate filing was received at your office 04/11/05 and stamped "Informational Filing."

We herein submit independent form 4743 CA - Automobile Dealers and Omissions Insurance and independent form 4748 CA - Conversion Coverage Endorsement for your review. The E&O coverages are commonly offered to these kinds of insureds. The Conversion Coverage endorsement provides liability coverage when the insured unknowingly acquires stock in trade from a seller who did not have legal title to it.

As rates and rules are exempt from filing requirements, we desk-file companion manual pages for recordkeeping purposes. These manual pages include the corresponding rules and nominal charges for these two new forms. The revised manual pages also clarify our intent to write scrap operations.

This filing of two endorsements is submitted on a prior approval basis. We apply to implement this filing effective 07/15/08 or as soon as practical following your approval. Enclosed please find filing documentation for your review.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT
Amount: 50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

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FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1. This filing transmittal is part of Company Tracking #		Star-AR-ARAD-Auto-0408-F			
		Serff MEAD-125684699			
2. This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)					
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Automobile Dealers Errors and Omissions Insurance	4743 CA 0208	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Conversion Coverage Endorsement	4748 CA 0408	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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